

Information to identify the case:

Debtor 1	<u>Roslyn Stanfield</u>	Social Security number or ITIN	xxx-xx-5216
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-14197-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roslyn Stanfield

4/6/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Roslyn Stanfield
 Debtor

Case No. 12-14197-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Apr 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2017.

db +Roslyn Stanfield, 35 Button Wood Street, Jersey City, NJ 07305-4870
 aty +Courina Yulisa, Fitzgerald & Associates, 649 Newark Ave, Jersey City, NJ 07306-2303
 aty +Kristina Gandolfo Murtha, Kivitz McKeever Lee, P.C., 701 Market St, Suite 5000,
 Philadelphia, PA 19106-1541
 intp +Creditors Bankruptcy Service, PO Box 741026, Dallas, TX 75374-1026
 cr +NATIONSTAR MORTGAGE, LLC, PO BOX 9013, Addison, TX 75001-9013
 513158778 +BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC, c/o Zucker Goldberg & Ackerman,
 200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315
 513536919 +Bank of America, N.A., c/o Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 500,
 Philadelphia, PA 19106-1538
 513158777 +Bank of America, NA, c/o ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 Sheffield Street, Suite 101,
 Mountainside, NJ 07092-2315
 512839710 +Capital One, N.A., c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933
 512785691 +Fort Greene Partnership Homes, C/O Impact Real Estate Management Inc., PO Box 001617,
 New York, NY 10008-1617
 512785693 +Medical Payment Data, Quality Asset Recovery, 7 Foster Avenue, Ste 101,
 Gibbsboro, NJ 08026-1191
 514237105 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 512785694 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 512785695 +Quality Asset Recovery, 7 Foster Ave Ste 101, Gibbsboro, NJ 08026-1191
 513557670 +Society Hill at Jersey City II CAI, c/o Griffin Alexander, P.C., 415 Rt 10, Suite 6-8,
 Randolph, NJ 07869-2100
 513058073 +State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245
 512785697 +State of New Jersey, Dept Of Labor And Workforce, PO Box 951, Trenton, NJ 08625-0951
 512785698 State of New Jersey, Division Of Taxation, PO Box 190, Trenton, NJ 08691-0190
 512785699 +Taylor Management Company, Society Hill II At Jersey City, PO Box 48077,
 Newark, NJ 07101-4877

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 06 2017 22:59:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 06 2017 22:59:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513029514 EDI: BECKLEE.COM Apr 06 2017 22:38:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 512785684 +EDI: AMEREXPR.COM Apr 06 2017 22:38:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 512785687 EDI: BANKAMER.COM Apr 06 2017 22:38:00 Bank Of America, N.a., 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 512837659 EDI: BANKAMER2.COM Apr 06 2017 22:38:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512785685 +EDI: BANKAMER2.COM Apr 06 2017 22:38:00 Bank Of America, Po Box 17054,
 Wilmington, DE 19850-7054
 512785686 +EDI: BANKAMER.COM Apr 06 2017 22:38:00 Bank Of America, N.a., 450 American St,
 Simi Valley, CA 93065-6285
 512785688 +EDI: CHASE.COM Apr 06 2017 22:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 512824157 +EDI: TSYS2.COM Apr 06 2017 22:38:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 512806258 EDI: DISCOVER.COM Apr 06 2017 22:38:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512785689 +EDI: DISCOVER.COM Apr 06 2017 22:38:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 512785690 +EDI: TSYS2.COM Apr 06 2017 22:38:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 512785692 +EDI: CBSKOHLS.COM Apr 06 2017 22:38:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 513314757 +EDI: OPHSUBSID.COM Apr 06 2017 22:38:00 Oak Harbor Capital VI, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
 513102299 EDI: PRA.COM Apr 06 2017 22:38:00 Portfolio Recovery Associates, LLC,
 c/o Sears Gold Mastercard, POB 41067, Norfolk VA 23541
 512785696 +EDI: SEARS.COM Apr 06 2017 22:38:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC
 cr BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 36

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514237106* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2017 at the address(es) listed below:

Dean L. Semer on behalf of Petitioning Creditor Society Hill at Jersey City II CAI c/o
Griffin Alexander, P.C. attorneys@lawgapc.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, et al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor NATIONSTAR MORTGAGE, LLC cmecf@sternlav.com
Joshua I. Goldman on behalf of Creditor U.S. Bank National Association, et al...
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Lauren Yassine on behalf of Debtor Roslyn Stanfield laurenassine.esq@gmail.com,
nickfitz.law@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker on behalf of Creditor NATIONSTAR MORTGAGE, LLC
NJ_ECF_Notices@buckleymadole.com
Nicholas Fitzgerald on behalf of Debtor Roslyn Stanfield nickfitz.law@gmail.com
Patrick O. Lacsina on behalf of Creditor NATIONSTAR MORTGAGE, LLC gshasa@rasnj.com,
bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com
Patrick O. Lacsina on behalf of Creditor BANK OF AMERICA, N.A. gshasa@rasnj.com,
bmusarra@rasnj.com, bkyecf@rasflaw.com, legerman@rasnj.com
Ting Y. Wu on behalf of Debtor Roslyn Stanfield beckywu.esq@gmail.com

TOTAL: 11